



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** [CHARLES SCHWAB CORPORATION, THE](#)

**City/State** [SAN FRANCISCO, CA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [549,009,000](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: \_\_\_\_\_

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CHARLES SCHWAB CORPORATION, THE](#)  
[211 MAIN STREET](#)  
[SAN FRANCISCO, CA 94105](#)

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## Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000) .....	398,361,500	278,433,500	261,041,500	224,851,750	
Net income (\$000) .....	3,299,000	3,704,000	3,507,000	2,354,000	
Number of BHCs in peer group .....					

  

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	1.46			2.30			2.19			1.90					
+ Non-interest income .....	1.48			1.56			1.70			1.92					
– Overhead expense .....	1.86			2.12			2.13			2.20					
– Provision for credit losses .....	0.01			0			0			0					
+ Securities gains (losses) .....	0			0			0			0.01					
+ Other tax equivalent adjustments .....	0			0			0			0					
= Pretax net operating income (tax equivalent) .....	1.08			1.74			1.75			1.62					
Net operating income .....	0.83			1.33			1.34			1.05					
Net income .....	0.83			1.33			1.34			1.05					
Net income (Subchapter S adjusted) .....															
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	1.65			2.75			2.58			2.11					
Interest expense .....	0.10			0.38			0.33			0.16					
Net interest income (tax equivalent) .....	1.55			2.37			2.25			1.95					
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.03			-0.01			0.04			0.01					
Earnings coverage of net loan and lease losses (X) .....	332.38			-968			304.73			914					
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.04			0.05			0.06			0.08					
Allowance for loan and lease losses / Total loans and leases .....	0.04			0.05			0.06			0.08					
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.11			0.06			0.06			0.09					
30–89 days past due loans and leases / Total loans and leases .....	0.05			0.09			0.08			0.07					
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-19.53			-36.76			-60.76			-34.79					
Net short-term noncore funding dependence .....	-22.65			-40.35			-64.87			-37.46					
Net loans and leases / Total assets .....	15.43			12.82			12.89			15.22					
<b>Capitalization</b>															
Tier 1 leverage ratio .....	6.32			7.31			7.09			7.56					
Holding company equity capital / Total assets .....	10.21			7.40			6.97			7.61					
Total equity capital (including minority interest) / Total assets .....	10.21			7.40			6.97			7.61					
Common equity tier 1 capital / Total risk-weighted assets .....	18.50			19.51			17.62			19.28					
Net loans and leases / Equity capital (X) .....	1.51			1.73			1.85			2					
Cash dividends / Net income .....	38.80			28.62			22.41			25.28					
Cash dividends / Net income (Subchapter S adjusted) .....															
<b>Growth Rates</b>															
Assets .....	86.73			-0.84			21.87			8.90					
Equity capital .....	157.81			5.20			11.58			12.81					
Net loans and leases .....	124.71			-1.41			3.23			14.10					
Noncore funding .....	41.59			10.94			-56.31			324.17					
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	2.14			3.22			0			4.86					
Long-term debt / Equity capital .....	15.36			30.95			33.02			20.47					
Equity investment in subsidiaries / Equity capital .....	98.28			107.68			108.89			100.50					
Cash from ops + noncash items + op expense / Op expense + dividends .....	73.87			378.16			115.55			141.14					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

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Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,393,000	1,405,000	1,389,000	1,046,000		-0.85	60.11
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	1,393,000	1,405,000	1,389,000	1,046,000		-0.85	60.11
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	1,393,000	1,405,000	1,389,000	1,046,000		-0.85	60.11
Investment interest income (tax equivalent).....	4,548,000	5,159,000	4,576,000	3,142,000		-11.84	188.58
Interest on balances due from depository institutions.....	139,000	601,000	438,000	194,000		-76.87	162.26
Interest income on other earning assets.....	117,000	268,000	151,000	242,000		-56.34	-26.42
Total interest income (tax equivalent).....	6,197,000	7,433,000	6,554,000	4,624,000		-16.63	133.15
Interest on time deposits of \$250K or more.....	0	0	0	0			
Interest on time deposits < \$250K.....	0	0	0	0			
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	92,000	700,000	546,000	148,000		-86.86	217.24
Interest on other borrowings and trading liabilities.....	293,000	326,000	293,000	194,000		-10.12	184.47
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	385,000	1,026,000	839,000	342,000		-62.48	191.67
Net interest income (tax equivalent).....	5,812,000	6,407,000	5,715,000	4,282,000		-9.29	130.09
Non-interest income.....	5,915,000	4,336,000	4,425,000	4,313,000		36.42	54.00
Adjusted operating income (tax equivalent).....	11,727,000	10,743,000	10,140,000	8,595,000		9.16	84.18
Overhead expense.....	7,410,000	5,909,000	5,569,000	4,951,000		25.40	80.95
Provision for credit losses.....	21,000	-8,000	9,000	6,000			
Securities gains (losses).....	4,000	6,000	0	12,000		-33.33	
Other tax equivalent adjustments.....	0	0	0	0			
Pretax net operating income (tax equivalent).....	4,300,000	4,848,000	4,562,000	3,650,000		-11.30	88.68
Applicable income taxes.....	1,001,000	1,144,000	1,055,000	1,296,000		-12.50	20.31
Tax equivalent adjustments.....	0	0	0	0			
Applicable income taxes (tax equivalent).....	1,001,000	1,144,000	1,055,000	1,296,000		-12.50	20.31
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	3,299,000	3,704,000	3,507,000	2,354,000		-10.93	127.99
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	3,299,000	3,704,000	3,507,000	2,354,000		-10.93	127.99
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	3,299,000	3,704,000	3,507,000	2,354,000		-10.93	127.99
Investment securities income (tax equivalent).....	4,548,000	5,159,000	4,576,000	3,142,000		-11.84	188.58
US Treasury and agency securities (excluding mortgage-backed securities) ..	49,000	151,000	221,000	129,000		-67.55	-45.56
Mortgage-backed securities.....	3,829,000	3,875,000	3,312,000	2,415,000		-1.19	214.88
All other securities.....	670,000	1,133,000	1,043,000	598,000		-40.86	148.15
Cash dividends declared.....	1,280,000	1,060,000	786,000	595,000		20.75	230.75
Common.....	1,040,000	899,000	623,000	431,000		15.68	227.04
Preferred.....	240,000	161,000	163,000	164,000		49.07	247.83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.56			2.67			2.51			2.06					
Less: Interest expense .....	0.10			0.37			0.32			0.15					
Equals: Net interest income (tax equivalent) .....	1.46			2.30			2.19			1.90					
Plus: Non-interest income .....	1.48			1.56			1.70			1.92					
Equals: adjusted operating income (tax equivalent) .....	2.94			3.86			3.88			3.82					
Less: Overhead expense .....	1.86			2.12			2.13			2.20					
Less: Provision for credit losses .....	0.01			0			0			0					
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0					
Plus: Realized gains (losses) on available-for-sale securities .....	0			0			0			0.01					
Plus: other tax equivalent adjustments .....	0			0			0			0					
Equals: Pretax net operating income (tax equivalent) .....	1.08			1.74			1.75			1.62					
Less: Applicable income taxes (tax equivalent) .....	0.25			0.41			0.40			0.58					
Less: Minority interest .....	0			0			0			0					
Equals: Net operating income .....	0.83			1.33			1.34			1.05					
Plus: Net extraordinary items .....	0			0			0			0					
Equals: Net income .....	0.83			1.33			1.34			1.05					
Memo: Net income (last four quarters) .....	0.83			1.33			1.34			1.05					
Net income—BHC and noncontrolling (minority) interest .....	0.83			1.33			1.34			1.05					
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94			97.23			97.47			97.55					
Average interest-bearing funds / Average assets .....	76.59			80.89			80.30			77.17					
Interest income (tax equivalent) / Average earning assets .....	1.65			2.75			2.58			2.11					
Interest expense / Average earning assets .....	0.10			0.38			0.33			0.16					
Net interest income (tax equivalent) / Average earning assets .....	1.55			2.37			2.25			1.95					
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	2.84			3.68			3.67			3.08					
Interest-bearing bank balances .....	0.38			2.30			2.11			1.25					
Federal funds sold and reverse repos .....	0.48			2.17			1.79			0.87					
Trading assets .....	0.26			1.39			0.95			0.73					
Total earning assets .....	1.65			2.75			2.58			2.11					
Investment securities (tax equivalent) .....	1.76			2.65			2.45			2.01					
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.73			2.16			1.46			1.20					
Mortgage-backed securities .....	1.62			2.60			2.42			2.11					
All other securities .....	1.83			2.95			2.50			1.65					
Interest-bearing deposits .....	0.03			0.33			0.27			0.09					
Time deposits of \$250K or more .....															
Time deposits < \$250K .....															
Other domestic deposits .....	0.03			0.32			0.27								
Foreign deposits .....															
Federal funds purchased and repos .....	0			0			0								
Other borrowed funds and trading liabilities .....	3.27			3.43			2.51			2.02					
All interest-bearing funds .....	0.13			0.46			0.40			0.20					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

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Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	5,915,000	4,336,000	4,425,000	4,313,000	
Fiduciary activities income .....	120,000	118,000	95,000	93,000	
Service charges on deposit accounts - domestic .....	5,000	6,000	5,000	4,000	
Trading revenue .....	4,000	2,000	4,000	-5,000	
Investment banking fees and commissions .....	5,120,000	3,935,000	3,961,000	3,897,000	
Insurance activities revenue .....	0	0	0	0	
Venture capital revenue .....	0	0	2,000	0	
Net servicing fees .....	0	0	0	0	
Net securitization income .....	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets .....	-1,000	54,000	1,000	1,000	
Other non-interest income .....	667,000	221,000	357,000	323,000	
Total overhead expenses .....	7,410,000	5,909,000	5,569,000	4,951,000	
Personnel expense .....	3,945,000	3,307,000	3,040,000	2,725,000	
Net occupancy expense .....	553,000	415,000	385,000	347,000	
Goodwill impairment losses .....	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets) .....	190,000	27,000	30,000	38,000	
Other operating expenses .....	2,722,000	2,160,000	2,114,000	1,841,000	
Fee income on mutual funds and annuities .....	1,409,000	1,430,000	1,543,000	1,827,000	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	318,977,000	323,263,000	233,381,000	246,177,000	
Number of equivalent employees .....	32,108	19,991	19,519	17,575	
Average personnel expense per employee .....	122.87	165.42	155.75	155.05	
Average assets per employee .....	12,406.92	13,927.94	13,373.71	12,793.84	

## Analysis Ratios

Mutual fund fee income / Non-interest income .....	23.82			32.98			34.87			42.36					
Overhead expenses / Net Interest Income + non-interest income .....	63.19			55			54.92			57.60					

## Percent of Average Assets

Total overhead expense .....	1.86			2.12			2.13			2.20					
Personnel expense .....	0.99			1.19			1.16			1.21					
Net occupancy expense .....	0.14			0.15			0.15			0.15					
Other operating expenses .....	0.73			0.79			0.82			0.84					
Overhead less non-interest income .....	0.38			0.56			0.44			0.28					

## Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense .....	63.19			55			54.92			57.60					
Personnel expense .....	33.64			30.78			29.98			31.70					
Net occupancy expense .....	4.72			3.86			3.80			4.04					
Other operating expenses .....	24.83			20.36			21.14			21.86					
Total non-interest income .....	50.44			40.36			43.64			50.18					
Fiduciary activities income .....	1.02			1.10			0.94			1.08					
Service charges on domestic deposit accounts .....	0.04			0.06			0.05			0.05					
Trading revenue .....	0.03			0.02			0.04			-0.06					
Investment banking fees and commissions .....	43.66			36.63			39.06			45.34					
Insurance activities revenue .....	0			0			0			0					
Venture capital revenue .....	0			0			0.02			0					
Net servicing fees .....	0			0			0			0					
Net securitization income .....	0			0			0			0					
Net gain (loss) - sales of loans, OREO, and other assets .....	-0.01			0.50			0.01			0.01					
Other non-interest income .....	5.69			2.06			3.52			3.76					
Overhead less non-interest income .....	12.75			14.64			11.28			7.42					
Applicable income taxes / Pretax net operating income (tax equivalent) .....	23.28			23.60			23.13			35.51					
Applicable income tax + TE / Pretax net operating income + TE .....	23.28			23.60			23.13			35.51					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

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**Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	15,745,000	12,821,000	11,889,000	11,959,000		22.81	42.24
Commercial and industrial loans	1,547,000	1,157,000	1,163,000	1,126,000		33.71	
Loans to individuals	5,194,000	3,390,000	2,952,000	2,858,000		53.22	62.97
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	0	0	0	0			
Other loans and leases	62,246,000	20,342,000	22,249,000	21,120,000		206.00	258.70
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	84,732,000	37,710,000	38,253,000	37,063,000		124.69	168.06
Less: Allowance for loan and lease losses	37,000	19,000	22,000	28,000		94.74	19.35
Net loans and leases	84,695,000	37,691,000	38,231,000	37,035,000		124.71	168.21
Debt securities that reprice or mature in over 1 year	283,717,000	144,612,000	125,667,000	104,067,000		96.19	298.69
Mutual funds and equity securities	11,158,000	5,180,000	3,429,000	2,724,000		115.41	
Subtotal	379,570,000	187,483,000	167,327,000	143,826,000		102.46	269.44
Interest-bearing bank balances	32,634,000	25,997,000	25,481,000	17,535,000		25.53	92.42
Federal funds sold and reverse repos	14,903,000	9,012,000	7,183,000	6,582,000		65.37	84.33
Debt securities that reprice or mature within 1 year	53,383,000	52,810,000	86,051,000	64,926,000		1.09	17.60
Trading assets	31,389,000	7,996,000	3,810,000	4,189,000		292.56	522.55
Total earning assets	511,879,000	283,298,000	289,852,000	237,058,000		80.69	187.21
Non-interest-bearing cash and due from depository institutions	1,058,000	927,000	1,068,000	1,071,000		14.13	-22.21
Premises, fixed assets, and leases	3,222,000	2,261,000	1,306,000	1,054,000		42.50	193.98
Other real estate owned	1,000	1,000	3,000	3,000		0.00	-87.50
Investment in unconsolidated subsidiaries	88,000	73,000	70,000	0		20.55	
Intangible and other assets	32,761,000	7,445,000	4,183,000	4,088,000		340.04	980.86
Total assets	549,009,000	294,005,000	296,482,000	243,274,000		86.73	198.83
Quarterly average assets	504,922,000	280,757,000	277,764,000	231,716,000		79.84	190.16
Average loans and leases (YTD)	49,132,000	38,150,750	37,803,500	33,999,500		28.78	61.72
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	0			
Loans not held-for-sale	84,732,000	37,710,000	38,253,000	37,063,000		124.69	168.06
Real estate loans secured by 1-4 family	15,745,000	12,821,000	11,889,000	11,959,000		22.81	42.24
Commercial real estate loans	0	0	0	0			
Construction and land development	0	0	0	0			
Multifamily	0	0	0	0			
Nonfarm nonresidential	0	0	0	0			
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	348,258,000	202,602,000	215,147,000	171,717,000		71.89	198.79
U.S. Treasury securities	10,656,000	3,608,000	18,678,000	10,035,000		195.34	72.26
US agency securities (excluding mortgage-backed securities)	0	0	897,000	1,906,000			-100.00
Municipal securities	1,697,000	1,301,000	1,327,000	1,247,000		30.44	300.24
Mortgage-backed securities	291,618,000	156,612,000	144,789,000	123,159,000		86.20	303.69
Asset-backed securities	18,899,000	22,793,000	28,588,000	21,985,000		-17.08	-12.04
Other debt securities	14,230,000	13,108,000	17,439,000	10,661,000		8.56	8.83
Mutual funds and equity securities	11,158,000	5,180,000	3,429,000	2,724,000		115.41	
Available-for-sale securities	337,100,000	62,916,000	67,756,000	50,678,000		435.79	427.02
U.S. Treasury securities	10,656,000	3,384,000	18,302,000	9,499,000		214.89	86.82
US agency securities (excluding mortgage-backed securities)	0	0	897,000	1,906,000			-100.00
Municipal securities	1,697,000	0	0	0			300.24
Mortgage-backed securities	291,618,000	46,169,000	25,570,000	20,971,000		531.63	1198.79
Asset-backed securities	18,899,000	4,987,000	10,086,000	9,047,000		278.97	-12.04
Other debt securities	14,230,000	8,376,000	12,901,000	6,531,000		69.89	32.41
Mutual funds and equity securities	0	0	0	2,724,000			
Held-to-maturity securities appreciation (depreciation)		1,393,000	-1,973,000	-554,000			
Available-for-sale securities appreciation (depreciation)	7,152,000	265,000	-160,000	-36,000		2598.87	
Structured notes, fair value	0	0	0	0			
Pledged securities	56,453,000	35,769,000	37,410,000	27,916,000		57.83	2374.92

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,000,000	759,000	778,000	812,000		31.75	52.21
NOW, ATS and transaction accounts .....	350,298,000	20,446,000	19,799,000	18,641,000		1613.28	2011.76
Time deposits less brokered deposits) < \$250K .....	-11,786,000	-10,234,000	-9,046,000	-18,070,000			
MMDA and other savings accounts .....	6,739,000	198,903,000	210,862,000	150,223,000		-96.61	-94.00
Other non-interest-bearing deposits .....	0	0	0	0			
Core deposits .....	346,251,000	209,874,000	222,393,000	151,606,000		64.98	169.90
Time deposits of \$250K or more .....	0	0	0	0			
Foreign deposits .....	0	0	0	0			
Federal funds purchased and repos .....	0	0	0	0			
Secured federal funds purchased .....	0	0	0	0			
Commercial paper .....	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	3,155,000	1,944,000	1,120,000	17,088,000		62.29	227.62
Other borrowings w/remaining maturity over 1 year .....	11,831,000	6,730,000	6,878,000	3,853,000		75.79	309.38
Brokered deposits < \$250K .....	11,786,000	10,234,000	9,046,000	18,070,000		15.17	
Noncore funding .....	26,772,000	18,908,000	17,044,000	39,011,000		41.59	427.63
Trading liabilities .....	9,000	9,000	4,000	2,000		0.00	125.00
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0			
Other liabilities .....	119,917,000	43,469,000	36,371,000	34,130,000		175.87	224.56
Total liabilities .....	492,949,000	272,260,000	275,812,000	224,749,000		81.06	189.43
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	7,733,000	2,793,000	2,793,000	2,793,000		176.87	430.02
Common stock .....	21,000	15,000	15,000	15,000		40.00	40.00
Common surplus .....	26,515,000	4,656,000	4,499,000	4,353,000		469.48	538.61
Retained earnings .....	21,975,000	19,960,000	17,329,000	14,408,000		10.10	95.28
Accumulated other comprehensive income .....	5,394,000	88,000	-252,000	-152,000		6029.55	
Other equity capital components .....	-5,578,000	-5,767,000	-3,714,000	-2,892,000			
Total holding company equity capital .....	56,060,000	21,745,000	20,670,000	18,525,000		157.81	318.30
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0			
Total equity capital, including minority interest .....	56,060,000	21,745,000	20,670,000	18,525,000		157.81	318.30
Total liabilities and capital .....	549,009,000	294,005,000	296,482,000	243,274,000		86.73	198.83
<b>Memoranda</b>							
Non-interest-bearing deposits .....	1,000,000	759,000	778,000	812,000		31.75	52.21
Interest-bearing deposits .....	357,037,000	219,349,000	230,661,000	168,864,000		62.77	177.08
Total deposits .....	358,037,000	220,108,000	231,439,000	169,676,000		62.66	176.45
Long-term debt that reprices within 1 year .....	1,200,000	600,000	600,000	0		100.00	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	21,745,000	20,670,000	18,525,000	16,421,000			
Accounting restatements .....	-1,000	-14,000	0	0			
Net income .....	3,299,000	3,704,000	3,507,000	2,354,000			
Net sale of new perpetual preferred stock .....	4,940,000	0	0	10,000			
Net sale of new common stock .....	212,000	250,000	258,000	270,000			
Sale of treasury stock .....	81,000	75,000	65,000	54,000			
Less: Purchase of treasury stock .....	0	2,220,000	1,000,000	0			
Changes incident to business combinations .....	21,758,000	0	0	0			
Less: Dividends declared .....	1,280,000	1,060,000	786,000	595,000			
Change in other comprehensive income .....	5,306,000	340,000	-67,000	11,000			
Changes in debit to ESOP liability .....	0	0	0	0			
Other adjustments to equity capital .....	0	0	168,000	0			
Holding company equity capital, ending balance .....	56,060,000	21,745,000	20,670,000	18,525,000			

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## Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	2.87			4.36			4.01			4.92					
Commercial and industrial loans .....	0.28			0.39			0.39			0.46					
Loans to individuals .....	0.95			1.15			1			1.17					
Loans to depository institutions and acceptances of other banks .....	0			0			0			0					
Agricultural loans .....	0			0			0			0					
Other loans and leases .....	11.34			6.92			7.50			8.68					
Net loans and leases .....	15.43			12.82			12.89			15.22					
Debt securities over 1 year .....	51.68			49.19			42.39			42.78					
Mutual funds and equity securities .....	2.03			1.76			1.16			1.12					
Subtotal .....	69.14			63.77			56.44			59.12					
Interest-bearing bank balances .....	5.94			8.84			8.59			7.21					
Federal funds sold and reverse repos .....	2.71			3.07			2.42			2.71					
Debt securities 1 year or less .....	9.72			17.96			29.02			26.69					
Trading assets .....	5.72			2.72			1.29			1.72					
Total earning assets .....	93.24			96.36			97.76			97.44					
Non-interest cash and due from depository institutions .....	0.19			0.32			0.36			0.44					
Other real estate owned .....	0			0			0			0					
All other assets .....	6.57			3.33			1.88			2.11					
<b>Memoranda</b>															
Short-term investments .....	18.38			29.87			40.04			36.60					
U.S. Treasury securities .....	1.94			1.23			6.30			4.12					
US agency securities (excluding mortgage-backed securities) .....	0			0			0.30			0.78					
Municipal securities .....	0.31			0.44			0.45			0.51					
Mortgage-backed securities .....	53.12			53.27			48.84			50.63					
Asset-backed securities .....	3.44			7.75			9.64			9.04					
Other debt securities .....	2.59			4.46			5.88			4.38					
Loans held-for-sale .....	0			0			0			0					
Loans held for investment .....	15.43			12.83			12.90			15.24					
Real estate loans secured by 1-4 family .....	2.87			4.36			4.01			4.92					
Revolving .....	0.09			0.21			0.28			0.62					
Closed-end, secured by first liens .....	2.73			4.02			3.55			4.15					
Closed-end, secured by junior liens .....	0.05			0.13			0.18			0.14					
Commercial real estate loans .....	0			0			0			0					
Construction and land development .....	0			0			0			0					
Multifamily .....	0			0			0			0					
Nonfarm nonresidential .....	0			0			0			0					
Real estate loans secured by farmland .....	0			0			0			0					



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## Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	18.58			34			31.08			32.27					
Real estate loans secured by 1-4 family	18.58			34			31.08			32.27					
Revolving	0.56			1.64			2.19			4.08					
Closed-end	18.03			32.35			28.89			28.19					
Commercial real estate loans	0			0			0			0					
Construction and land development	0			0			0			0					
1-4 family	0			0			0			0					
Other	0			0			0			0					
Multifamily	0			0			0			0					
Nonfarm nonresidential	0			0			0			0					
Owner-occupied	0			0			0			0					
Other	0			0			0			0					
Real estate loans secured by farmland	0			0			0			0					
Loans to depository institutions and acceptances of other banks	0			0			0			0					
Commercial and industrial loans	1.83			3.07			3.04			3.04					
Loans to individuals	6.13			8.99			7.72			7.71					
Credit card loans	0			0			0			0					
Agricultural loans	0			0			0			0					
Other loans and leases	73.46			53.94			58.16			56.98					
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	51.31			62.63			60.57			68.53					
Real estate loans secured by 1-4 family	51.31			62.63			60.57			68.53					
Revolving	1.54			3.03			4.27			8.66					
Closed-end	49.77			59.60			56.30			59.87					
Commercial real estate loans	0			0			0			0					
Construction and land development	0			0			0			0					
1-4 family	0			0			0			0					
Other	0			0			0			0					
Multifamily	0			0			0			0					
Nonfarm nonresidential	0			0			0			0					
Owner-occupied	0			0			0			0					
Other	0			0			0			0					
Real estate loans secured by farmland	0			0			0			0					
Loans to depository institutions and acceptances of other banks	0			0			0			0					
Commercial and industrial loans	5.04			5.65			5.93			6.45					
Loans to individuals	16.93			16.56			15.04			16.38					
Credit card loans	0			0			0			0					
Agricultural loans	0			0			0			0					
Other loans and leases	202.85			99.36			113.35			121.02					
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	2.05			3.07			2.65			2.54					
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.67			5.65			5.17			5.39					
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.67			5.65			5.17			5.39					

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## Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Short-term investments	18.38			29.87			40.04			36.60					
Liquid assets	69.40			69.05			68.10			67.61					
Investment securities	63.43			68.91			72.57			70.59					
Net loans and leases	15.43			12.82			12.89			15.22					
Net loans, leases and standby letters of credit	15.43			12.82			12.89			15.22					
Core deposits	63.07			71.38			75.01			62.32					
Noncore funding	4.88			6.43			5.75			16.04					
Time deposits of \$250K or more	0			0			0			0					
Foreign deposits	0			0			0			0					
Federal funds purchased and repos	0			0			0			0					
Secured federal funds purchased	0			0			0			0					
Net federal funds purchased (sold)	-2.71			-3.07			-2.42			-2.71					
Commercial paper	0			0			0			0					
Other borrowings w/remaining maturity of 1 year or less	0.57			0.66			0.38			7.02					
Earning assets that reprice within 1 year	31.20			39.78			49.67			48.05					
Interest-bearing liabilities that reprice within 1 year	65.03			74.61			77.80			69.41					
Long-term debt that reprices within 1 year	0.22			0.20			0.20			0					
Net assets that reprice within 1 year	-34.05			-35.04			-28.33			-21.37					
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-19.53			-36.76			-60.76			-34.79					
Net short-term noncore funding dependence	-22.65			-40.35			-64.87			-37.46					
Short-term investment / Short-term noncore funding	675.46			721.13			1,167.77			253.27					
Liquid assets - short-term noncore funding / Nonliquid assets	217.87			209.75			202.74			164.12					
Net loans and leases / Total deposits	23.66			17.12			16.52			21.83					
Net loans and leases / Core deposits	24.46			17.96			17.19			24.43					
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital				6.81			-10.06			-3.18					
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	23.34			1.30			-0.82			-0.21					
Structured notes appreciation (depreciation) / Tier 1 capital															
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0			66.39			66.91			70.49					
Available-for-sale securities	96.80			31.05			31.49			29.51					
U.S. Treasury securities	3.06			1.78			8.68			5.84					
US agency securities (excluding mortgage-backed securities)	0			0			0.42			1.11					
Municipal securities	0.49			0.64			0.62			0.73					
Mortgage-backed securities	83.74			77.30			67.30			71.72					
Asset-backed securities	5.43			11.25			13.29			12.80					
Other debt securities	4.09			6.47			8.11			6.21					
Mutual funds and equity securities	3.20			2.56			1.59			1.59					
Debt securities 1 year or less	15.33			26.07			40			37.81					
Debt securities 1 to 5 years	8.65			12.55			13.56			14.38					
Debt securities over 5 years	72.82			58.83			44.85			46.22					
Pledged securities	16.21			17.65			17.39			16.26					
Structured notes, fair value	0			0			0			0					
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	14.92			-26.03			33.32			5.33					
Investment securities	71.89			-5.83			25.29			12.85					
Core deposits	64.98			-5.63			46.69			-4.12					
Noncore funding	41.59			10.94			-56.31			324.17					

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## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	9,848,000	12,006,000	11,311,000	10,181,000	
Commit: Secured commercial real estate loans	0	0	0	0	
Commit: Unsecured real estate loans	966,000	1,405,000	690,000	925,000	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	0	0	0	0	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	1,758,000	699,000	699,000	21,000	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	0	0	0	0	
Futures and forward foreign exchange	1,552,000	1,080,000	925,000	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	11,999,000	2,910,000	1,310,000	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)	1.79			4.08			3.82			4.18					
Standby letters of credit	0			0			0			0					
Commercial and similar letters of credit	0			0			0			0					
Securities lent	0			0			0			0					
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0					
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0					
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0					
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0					
Derivative contracts	2.79			1.59			0.99			0.01					
Interest rate contracts	0.32			0.24			0.24			0.01					
Interest rate futures and forward contracts	0.32			0.24			0.24			0.01					
Written options contracts (interest rate)	0			0			0			0					
Purchased options contracts (interest rate)	0			0			0			0					
Interest rate swaps	0			0			0			0					
Foreign exchange contracts	0.28			0.37			0.31			0					
Futures and forward foreign exchange contracts	0.28			0.37			0.31			0					
Written options contracts (foreign exchange)	0			0			0			0					
Purchased options contracts (foreign exchange)	0			0			0			0					
Foreign exchange rate swaps	0			0			0			0					
Equity, commodity, and other derivative contracts	2.19			0.99			0.44			0					
Commodity and other futures and forward contracts	2.19			0.99			0.44			0					
Written options contracts (commodity and other)	0			0			0			0					
Purchased options contracts (commodity and other)	0			0			0			0					
Commodity and other swaps	0			0			0			0					

## Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)	20.04			31.47			29.92			29.94					
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## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts .....	15,309,000	4,689,000	2,934,000	21,000	
Interest rate contracts .....	1,758,000	699,000	699,000	21,000	
Foreign exchange contracts .....	1,552,000	1,080,000	925,000	0	
Equity, commodity, and other contracts .....	11,999,000	2,910,000	1,310,000	0	
<b>Derivatives Position</b>					
Futures and forwards .....	15,309,000	4,689,000	2,934,000	21,000	
Written options .....	0	0	0	0	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	0	0	0	0	
Purchased options .....	0	0	0	0	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	0	0	0	0	
Swaps .....	0	0	0	0	
Held for trading .....	24,000	1,000	1,000	0	
Interest rate contracts .....	9,000	0	0	0	
Foreign exchange contracts .....	2,000	0	0	0	
Equity, commodity, and other contracts .....	13,000	1,000	1,000	0	
Non-traded .....	15,285,000	4,688,000	2,933,000	21,000	
Interest rate contracts .....	1,749,000	699,000	699,000	21,000	
Foreign exchange contracts .....	1,550,000	1,080,000	925,000	0	
Equity, commodity, and other contracts .....	11,986,000	2,909,000	1,309,000	0	
Derivative contracts (excluding futures and FX 14 days or less) .....	15,069,000	4,388,000	2,889,000	0	
One year or less .....	14,310,000	3,810,000	2,467,000	0	
Over 1 year to 5 years .....	735,000	574,000	409,000	0	
Over 5 years .....	24,000	4,000	13,000	0	
Gross negative fair value (absolute value) .....	251,000	30,000	1,542,000	0	
Gross positive fair value .....	351,000	34,000	1,341,000	0	
Held for trading .....	3,000	1,000	1,000	0	
Non-traded .....	348,000	33,000	1,340,000	0	
Current credit exposure on risk-based capital derivative contracts .....	173,000	16,000	670,000	0	
Credit losses on derivative contracts .....	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	
90+ days past due .....	0	0	0	0	

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## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	11.48			14.91			23.82			100					
Foreign exchange contracts .....	10.14			23.03			31.53			0					
Equity, commodity, and other contracts .....	78.38			62.06			44.65			0					
Futures and forwards .....	100			100			100			100					
Written options .....	0			0			0			0					
Exchange-traded .....	0			0			0			0					
Over-the-counter .....	0			0			0			0					
Purchased options .....	0			0			0			0					
Exchange-traded .....	0			0			0			0					
Over-the-counter .....	0			0			0			0					
Swaps .....	0			0			0			0					
Held for trading .....	0.16			0.02			0.03			0					
Interest rate contracts .....	0.06			0			0			0					
Foreign exchange contracts .....	0.01			0			0			0					
Equity, commodity, and other contracts .....	0.08			0.02			0.03			0					
Non-traded .....	99.84			99.98			99.97			100					
Interest rate contracts .....	11.42			14.91			23.82			100					
Foreign exchange contracts .....	10.12			23.03			31.53			0					
Equity, commodity, and other contracts .....	78.29			62.04			44.61			0					
Derivative contracts (excluding futures and forex 14 days or less) .....	98.43			93.58			98.47			0					
One year or less .....	93.47			81.25			84.08			0					
Over 1 year to 5 years .....	4.80			12.24			13.94			0					
Over 5 years .....	0.16			0.09			0.44			0					
Gross negative fair value (absolute value) .....	1.64			0.64			52.56			0					
Gross positive fair value .....	2.29			0.73			45.71			0					
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01			0			0.08			0					
Gross positive fair value (X) .....	0.01			0			0.07			0					
Held for trading (X) .....	0			0			0			0					
Non-traded (X) .....	0.01			0			0.07			0					
Current credit exposure (X) .....	0.01			0			0.03			0					
Credit losses on derivative contracts .....	0			0			0			0					
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0			0			0			0					
90+ days past due .....	0			0			0			0					
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.14			0.02			0.70			0					

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## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	19,000	22,000	28,000	26,000	
Gross losses	18,000	2,000	20,000	9,000	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	5,000	7,000	5,000	5,000	
Net losses	13,000	-5,000	15,000	4,000	
Provision for loan and lease losses	21,000	-8,000	9,000	6,000	
Adjustments	10,000	0	0	0	
Ending balance	37,000	19,000	22,000	28,000	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

### Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0.01			0			0			0					
Provision for loan and lease losses / Average loans and leases	0.04			-0.02			0.02			0.02					
Provision for loan and lease losses / Net loan and lease losses	161.54			160			60			150					
Allowance for loan and lease losses / Total loans and leases not held for sale	0.04			0.05			0.06			0.08					
Allowance for loan and lease losses / Total loans and leases	0.04			0.05			0.06			0.08					
Allowance for loan and lease losses / Net loans and leases losses (X)	2.85						1.47			7					
Allowance for loan and lease losses / Nonaccrual assets	41.11			86.36			104.76			96.55					
ALLL / 90+ days past due + nonaccrual loans and leases	41.11			86.36			104.76			96.55					
Gross loan and lease losses / Average loans and leases	0.04			0.01			0.05			0.03					
Recoveries / Average loans and leases	0.01			0.02			0.01			0.01					
Net losses / Average loans and leases	0.03			-0.01			0.04			0.01					
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0					
Recoveries / Prior year-end losses	250			35			55.56			55.56					
Earnings coverage of net loan and lease losses (X)	332.38			-968			304.73			914					

### Net Loan and Lease Losses By Type

Real estate loans	-0.01			-0.02			-0.02			-0.01					
Real estate loans secured by 1-4 family	-0.01			-0.02			-0.02			-0.01					
Revolving	0			0			-0.12			0					
Closed-end	-0.01			-0.02			-0.01			-0.01					
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0			0			0			0					
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0.02			-0.01			0.08			0.02					

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**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases .....	46,000	34,000	30,000	27,000	
90+ days past due loans and leases .....	0	0	0	0	
Nonaccrual loans and leases .....	90,000	22,000	21,000	29,000	
Total past due and nonaccrual loans and leases .....	136,000	56,000	51,000	56,000	
<b>Restructured 30–89 days past due</b> .....	0	0	0	0	
<b>Restructured 90+ days past due</b> .....	0	0	0	0	
<b>Restructured nonaccrual</b> .....	7,000	8,000	11,000	12,000	
Total restructured loans and leases .....	7,000	8,000	11,000	12,000	
<b>30–89 days past due loans held for sale</b> .....	0	0	0	0	
<b>90+ days past due loans held for sale</b> .....	0	0	0	0	
<b>Nonaccrual loans held for sale</b> .....	0	0	0	0	
Total past due and nonaccrual loans held for sale .....	0	0	0	0	
<b>Restructured loans and leases in compliance</b> .....	1,000	2,000	4,000	11,000	
<b>Other real estate owned</b> .....	1,000	1,000	3,000	3,000	
<b>Other Assets</b>					
30–89 days past due .....	0	0	0	0	
90+ days past due .....	0	0	0	0	
Nonaccrual .....	0	0	0	0	
Total other assets past due and nonaccrual .....	0	0	0	0	

**Percent of Loans and Leases**

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases .....	0.05			0.09			0.08			0.07					
90+ days past due loans and leases .....	0			0			0			0					
Nonaccrual loans and leases .....	0.11			0.06			0.05			0.08					
90+ days past due and nonaccrual loans and leases .....	0.11			0.06			0.05			0.08					

30–89 days past due restructured .....	0			0			0			0					
90+ days past due restructured .....	0			0			0			0					
Nonaccrual restructured .....	0.01			0.02			0.03			0.03					
30–89 days past due loans held for sale .....	0			0			0			0					
90+ days past due loans held for sale .....	0			0			0			0					
Nonaccrual loans held for sale .....	0			0			0			0					

**Percent of Loans and Leases and Other Assets****30+ Days Past Due and Nonaccrual**

30–89 days past due assets .....	0.05			0.09			0.08			0.07					
90+ days past due assets .....	0			0			0			0					
Nonaccrual assets .....	0.11			0.06			0.05			0.08					
30+ days past due and nonaccrual assets .....	0.16			0.15			0.13			0.15					

**Percent of Total Assets**

90+ days past due and nonaccrual assets .....	0.02			0.01			0.01			0.01					
90+ days past due and nonaccrual assets + other real estate owned .....	0.02			0.01			0.01			0.01					

**Restructured and Nonaccrual Loans and Leases  
+ OREO as Percent of:**

Total assets .....	0.02			0.01			0.01			0.02					
Allowance for loan and lease losses .....	248.65			131.58			127.27			153.57					
Equity capital + allowance for loan and lease losses .....	0.16			0.11			0.14			0.23					
Tier 1 capital + allowance for loan and lease losses .....	0.30			0.12			0.14			0.25					
Loans and leases + other real estate owned .....	0.11			0.07			0.07			0.12					

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.20			0.23			0.23			0.16					
	90+ days past due .....	0			0			0			0					
	Nonaccrual .....	0.57			0.16			0.18			0.24					
Commercial and industrial	30–89 days past due .....	0.06			0			0			0					
	90+ days past due .....	0			0			0			0					
	Nonaccrual .....	0			0			0			0					
Individuals	30–89 days past due .....	0.23			0.12			0.10			0.28					
	90+ days past due .....	0			0			0			0					
	Nonaccrual .....	0			0			0			0					
Depository institution loans	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Agricultural	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Foreign governments	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other loans and leases	30–89 days past due .....	0			0			0			0					
	90+ days past due .....	0			0			0			0					
	Nonaccrual .....	0			0.01			0			0					

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



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## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.20			0.23			0.23			0.16					
	90+ days past due .....	0			0			0			0					
	Nonaccrual .....	0.57			0.16			0.18			0.24					
Revolving	30–89 days past due .....	0.21			0.16			0.12			0.13					
	90+ days past due .....	0			0			0			0					
	Nonaccrual .....	1.27			0.16			0.24			0.33					
Closed-end	30–89 days past due .....	0.20			0.24			0.24			0.16					
	90+ days past due .....	0			0			0			0					
	Nonaccrual .....	0.54			0.16			0.17			0.23					
Junior lien	30–89 days past due .....	0.01			0.01			0.02			0.01					
	90+ days past due .....	0			0			0			0					
	Nonaccrual .....	0.06			0.05			0.05			0.06					
Commercial real estate	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Construction and development	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
1–4 family	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Multifamily	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Nonfarm non-residential	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Owner Occupied	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Farmland	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Credit card	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	20,958,000	-1,096,000	800,000	1,476,000	
Retained earnings	21,975,000	19,960,000	17,329,000	14,408,000	
Accumulated other comprehensive income (AOCI)	5,394,000	88,000	-252,000	-152,000	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	48,327,000	18,952,000	17,877,000	15,732,000	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	20,017,000	1,292,000	1,316,000	1,254,000	
Accumulated other comprehensive income-related adjustments	5,394,000	0	-252,000	-152,000	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	22,916,000	17,660,000	16,813,000	14,630,000	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	22,916,000	17,660,000	16,813,000	14,630,000	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	7,733,000	2,793,000	2,793,000	2,793,000	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	7,733,000	2,793,000	2,793,000	2,793,000	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	7,733,000	2,793,000	2,793,000	2,793,000	
<b>Tier 1 Capital</b>	30,649,000	20,453,000	19,606,000	17,423,000	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	39,000	19,000	22,000	29,000	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions	39,000	19,000	22,000	29,000	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	39,000	19,000	22,000	29,000	
Exited advanced approach tier 2 capital					
Total capital	30,688,000	20,472,000	19,628,000	17,452,000	
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	504,922,000	280,757,000	277,764,000	231,716,000	
Less: Deductions from common equity tier 1 capital	20,017,000	1,292,000	1,316,000	1,254,000	
Less: Other deductions	0	-250,000	0	0	
Total assets for leverage ratio	484,905,000	279,715,000	276,448,000	230,462,000	
Total risk-weighted assets	123,881,000	90,512,000	95,440,700	75,865,500	
Exited advanced approach total RWA					
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A	18.50	19.51	17.62	19.28	
Common equity tier 1 capital, column B	0	0	0	0	
Tier 1 capital, column A	24.74	22.60	20.54	22.97	
Tier 1 capital, column B	0	0	0	0	
Total capital, column A	24.77	22.62	20.57	23	
Total capital, column B	0	0	0	0	
Tier 1 leverage	6.32	7.31	7.09	7.56	
Supplementary leverage ratio, advanced approaches HCs	6.24	7.13			

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## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change		
						1-Year	5-Year	
Insurance Activities								
Total insurance underwriting assets	0	0	0	0				
Total property and casualty assets	0	0	0	0				
Reinsurance recoverables (P/C)								
Total life and health assets	0	0	0	0				
Reinsurance recoverables (L/H)								
Separate account assets (L/H)	0	0	0	0				
Total insurance underwriting equity	0	0	0	0				
Total property and casualty equity	0	0	0	0				
Total life and health equity	0	0	0	0				
Total insurance underwriting net income	0	0	0	0				
Total property and casualty	0	0	0	0				
Total life and health	0	0	0	0				
Claims and claims adjusted expense reserves (P/C)	0	0	0	0				
Unearned premiums (P/C)	0	0	0	0				
Policyholder benefit and contractholder funds (L/H)	0	0	0	0				
Separate account liabilities (L/H)	0	0	0	0				
Insurance activities revenue	0	0	0	0				
Other insurance activities income	0	0	0	0				
Insurance and reinsurance underwriting income	0	0	0	0				
Premiums	0	0	0	0				
Credit related insurance underwriting	0	0	0	0				
Other insurance underwriting	0	0	0	0				
Insurance benefits, losses, expenses	0	0	0	0				
Net assets of insurance underwriting subsidiaries								
Life insurance assets	0	0	0	0			-100.00	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0			0			0			0					
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets .....															
Insurance activities revenue / Adjusted operating income .....	0			0			0			0					
Premium income / Insurance activities revenue .....															
Credit related premium income / Total premium income .....															
Other premium income / Total premium income .....															
Insurance underwriting net income / Consolidated net income .....	0			0			0			0					
Insurance net income (P/C) / Equity (P/C) .....															
Insurance net income (L/H) / Equity (L/H) .....															
Insurance benefits, losses, expenses / Insurance premiums .....															
Reinsurance recovery (P/C) / Total assets (P/C) .....															
Reinsurance recovery (L/H) / Total assets (L/H) .....															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0			0			0			0					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0					
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....															
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0					

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## Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	1,000	
Real estate loans	0	0	0	1,000	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	2,588,000	1,554,000	1,074,000	1,687,000	
Interest-bearing bank balances	24,000	34,000	39,000	22,000	
Total selected foreign assets	2,612,000	1,588,000	1,113,000	1,710,000	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans							0			0					
Cost: Interest-bearing deposits															
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
<b>Growth Rates</b>															
Net loans and leases							-100			-66.67					
Total selected assets	64.48			42.68			-34.91			-28.66					
Deposits															

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**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Retained credit exposure		0	0	0	0			
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and industrial loans		0	0	0				
All other loans and leases		0	0	0				
Unused commitments to provide liquidity (servicer advance)		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0			
Home equity lines .....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans .....	0	0	0	0			
Commercial and industrial loans .....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30–89 days past due securitized assets .....	0	0	0	0			
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0			
Home equity lines .....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans .....	0	0	0	0			
Commercial and industrial loans .....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets .....	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0			
Home equity lines .....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans .....	0	0	0	0			
Commercial and industrial loans .....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			

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**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

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## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries .....	0	4,915,000	750,000	625,000		-100.00	
Dividends .....	0	4,915,000	750,000	625,000		-100.00	
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	1,168,000	256,000	345,000	338,000		356.25	435.78
Dividends .....	1,166,000	233,000	327,000	334,000		400.43	439.81
Interest .....	2,000	23,000	18,000	4,000		-91.30	0.00
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	1,168,000	5,171,000	1,095,000	963,000		-77.41	435.78
Securities gains (losses) .....	0	0	0	2,000			
Other operating income .....	37,000	95,000	70,000	31,000		-61.05	164.29
Total operating income .....	1,205,000	5,266,000	1,165,000	996,000		-77.12	419.40
Operating Expenses							
Personnel expenses .....	62,000	63,000	59,000	13,000		-1.59	3000.00
Interest expense .....	281,000	257,000	187,000	116,000		9.34	219.32
Other expenses .....	84,000	35,000	22,000	18,000		140.00	265.22
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	427,000	355,000	268,000	147,000		20.28	277.88
Income (loss) before taxes .....	778,000	4,911,000	897,000	849,000		-84.16	553.78
Applicable income taxes (credit) .....	-45,000	9,000	-20,000	-27,000			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	823,000	4,902,000	917,000	876,000		-83.21	414.38
Equity in undistributed income of subsidiaries .....	2,476,000	-1,198,000	2,590,000	1,478,000			92.39
Bank subsidiaries .....	2,915,000	-1,048,000	2,594,000	1,328,000			165.72
Nonbank subsidiaries .....	-439,000	-150,000	-4,000	150,000			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	3,299,000	3,704,000	3,507,000	2,354,000		-10.93	127.99
Memoranda							
Bank net income .....	2,915,000	3,867,000	3,344,000	1,953,000		-24.62	165.72
Nonbank net income .....	727,000	83,000	323,000	484,000		775.90	79.06
Subsidiary holding companys' net income .....	0	0	0	0			



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## Parent Company Balance Sheet

	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	1-Year	5-Year
<b>Assets</b>												
Investment in bank subsidiaries .....	25,549,000	38.50	16,326,000	55.14	17,050,000	61.16	13,281,000				56.49	176.83
Common and preferred stock .....	25,548,000	38.50	16,325,000	55.13	16,995,000	60.96	13,231,000				56.50	177.97
Excess cost over fair value .....	0	0	0	0	0	0	0					
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0					
Other receivables .....	1,000	0	1,000	0	55,000	0.20	50,000				0.00	-97.37
Investment in nonbank subsidiaries .....	30,810,000	46.43	8,175,000	27.61	6,426,000	23.05	6,356,000				276.88	489.89
Common and preferred stock .....	29,550,000	44.53	7,090,000	23.94	5,512,000	19.77	5,386,000				316.78	575.43
Excess cost over fair value .....	0	0	0	0	0	0	0					
Loans, advances, notes, and bonds .....	0	0	0	0	185,000	0.66	448,000					-100.00
Other receivables .....	1,260,000	1.90	1,085,000	3.66	729,000	2.62	522,000				16.13	231.58
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0					
Common and preferred stock .....	0	0	0	0	0	0	0					
Excess cost over fair value .....	0	0	0	0	0	0	0					
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0					
Other receivables .....	0	0	0	0	0	0	0					
<b>Assets Excluding Investment in Subsidiaries</b>												
Net loans and leases .....	0	0	0	0	0	0	0					
Securities .....	9,636,000	14.52	4,433,000	14.97	3,478,000	12.48	3,346,000				117.37	450.94
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0					
Cash and due from affiliated depository institution .....	0	0	0	0	0	0	0					
Cash and due from unrelated depository institution .....	0	0	401,000	1.35	593,000	2.13	275,000				-100.00	-100.00
Premises, furnishings, fixtures and equipment .....	5,000	0.01	6,000	0.02	6,000	0.02	7,000				-16.67	150.00
Intangible assets .....	77,000	0.12	76,000	0.26	74,000	0.27	0				1.32	
Other assets .....	288,000	0.43	193,000	0.65	250,000	0.90	228,000				49.22	75.61
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0					
Total assets .....	66,365,000	100.00	29,610,000	100.00	27,877,000	100.00	23,493,000				124.13	304.25
<b>Liabilities and Capital</b>												
Deposits .....	0	0	0	0	0	0	0					
Securities sold (repos) .....	0	0	0	0	0	0	0					
Commercial paper .....	0	0	0	0	0	0	0					
Other borrowings 1 year or less .....	1,199,000	1.81	700,000	2.36	0	0	900,000				71.29	
Borrowings with maturity over 1 year .....	8,613,000	12.98	6,730,000	22.73	6,826,000	24.49	3,792,000				27.98	205.97
Subordinated notes and debentures .....	0	0	0	0	0	0	0					
Other liabilities .....	459,000	0.69	430,000	1.45	379,000	1.36	276,000				6.74	142.86
Balance due to subsidiaries and related institutions .....	34,000	0.05	5,000	0.02	2,000	0.01	0				580.00	209.09
Total liabilities .....	10,305,000	15.53	7,865,000	26.56	7,207,000	25.85	4,968,000				31.02	241.79
Equity Capital .....	56,060,000	84.47	21,745,000	73.44	20,670,000	74.15	18,525,000				157.81	318.30
Perpetual preferred stock (income surplus) .....	7,733,000	11.65	2,793,000	9.43	2,793,000	10.02	2,793,000				176.87	430.02
Common stock .....	21,000	0.03	15,000	0.05	15,000	0.05	15,000				40.00	40.00
Common surplus .....	26,515,000	39.95	4,656,000	15.72	4,499,000	16.14	4,353,000				469.48	538.61
Retained earnings .....	21,975,000	33.11	19,960,000	67.41	17,329,000	62.16	14,408,000				10.10	95.28
Accumulated other comprehensive income .....	5,394,000	8.13	88,000	0.30	-252,000	-0.90	-152,000				6029.55	
Other equity capital components .....	-5,578,000	-8.41	-5,767,000	-19.48	-3,714,000	-13.32	-2,892,000					
Total liabilities and equity capital .....	66,365,000	100.00	29,610,000	100.00	27,877,000	100.00	23,493,000				124.13	304.25
<b>Memoranda</b>												
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0					
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0					
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0					

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## Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	9.38			17.30			17.53			13.41					
Bank net income / Average equity investment in banks .....	13.05			22.76			22.15			15.50					
Nonbank net income / Average equity investment in nonbanks .....	6.28			1.44			5.93			9.39					
Subsidiary HCs net income / Average equity investment in sub HCs .....															
Bank net income / Parent net income .....	88.36			104.40			95.35			82.97					
Nonbank net income / Parent net income .....	22.04			2.24			9.21			20.56					
Subsidiary holding companies' net income / Parent net income .....															
<b>Leverage</b>															
Total liabilities / Equity capital .....	18.38			36.17			34.87			26.82					
Total debt / Equity capital .....	17.50			34.17			33.02			25.33					
Total debt + notes payable to subs that issued TPS / Equity capital .....	17.50			34.17			33.02			25.33					
Total debt + Loans guaranteed for affiliate / Equity capital .....	17.50			34.17			33.02			25.33					
Total debt / Equity capital – excess over fair value .....	17.50			34.17			33.02			25.33					
Long-term debt / Equity capital .....	15.36			30.95			33.02			20.47					
Short-term debt / Equity capital .....	2.14			3.22			0			4.86					
Current portion of long-term debt / Equity capital .....	0			0			0			0					
Excess cost over fair value / Equity capital .....	0			0			0			0					
Long-term debt / Consolidated long-term debt .....	72.80			100			99.24			98.42					
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	98.28			107.68			108.89			100.50					
Total investment in subs / Equity capital .....	100.53			112.67			113.58			106					
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.29			0.45			0.52			0.04					
Equity investment in subs – equity cap / Net income-div (X) .....				0.63			0.68			0.05					
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	73.29			371.59			112.52			138.01					
Cash from ops + noncash items + op expense / Op expense + dividend .....	73.87			378.16			115.55			141.14					
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	83.38			86.50			116.32			82.31					
Pretax operating income + interest expense / Interest expense .....	376.87			2,010.89			579.68			831.90					
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	376.87			2,010.89			579.68			831.90					
Dividends + interest from subsidiaries / Interest expense + dividends .....	74.82			392.63			112.54			135.44					
Fees + other income from subsidiaries / Salary + other expenses .....	0			0			0			0					
Net income / Current part of long-term debt + preferred dividends (X) .....	13.75			23.01			21.52			14.35					
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	12.28			11.51			8.78			12.12					
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....															
Nonaccrual .....															
Total .....															
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0					
To nonbank subsidiaries .....	0			0			0			0					
To subsidiary holding companies .....	0			0			0			0					
Total .....	0			0			0			0					
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	27.90			19.44			15.85			16.85					
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0					
Combined foreign nonbank subsidiary assets .....	0.04			0.02			0.04			0.04					

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## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	155.53			21.62			85.71			67.92					
Dividends declared / Net income .....	38.80			28.62			22.41			25.28					
Net income – dividends / Average equity .....	5.74			12.35			13.60			10.02					
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0			463.68			95.42			105.04					
Dividends from nonbank subsidiaries .....	91.09			21.98			41.60			56.13					
Dividends from subsidiary holding companies.....	0			0			0			0					
Dividends from all subsidiaries .....	91.09			485.66			137.02			161.18					
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0			127.10			22.43			32					
Interest income from bank subsidiaries.....	0			0			0			0					
Management and service fees from bank subsidiaries .....	0			0			0			0					
Other income from bank subsidiaries.....	0			0			0			0					
Operating income from bank subsidiaries .....	0			127.10			22.43			32					
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	160.39			280.72			101.24			69.01					
Interest income from nonbank subsidiaries.....	0.28			27.71			5.57			0.83					
Management and service fees from nonbank subsidiaries .....	0			0			0			0					
Other income from nonbank subsidiaries.....	0			0			0			0					
Operating income from nonbank subsidiaries .....	160.66			308.43			106.81			69.83					
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0			93.33			64.38			62.75					
Interest income from bank subsidiaries.....	0			0			0			0					
Management and service fees from bank subsidiaries .....	0			0			0			0					
Other income from bank subsidiaries.....	0			0			0			0					
Operating income from bank subsidiaries .....	0			93.33			64.38			62.75					
Dividends from nonbank subsidiaries .....	96.76			4.42			28.07			33.53					
Interest income from nonbank subsidiaries.....	0.17			0.44			1.55			0.40					
Management and service fees from nonbank subsidiaries .....	0			0			0			0					
Other income from nonbank subsidiaries.....	0			0			0			0					
Operating income from nonbank subsidiaries .....	96.93			4.86			29.61			33.94					
Dividends from subsidiary holding companies.....	0			0			0			0					
Interest income from subsidiary holding companies.....	0			0			0			0					
Management and service fees from subsidiary holding companies.....	0			0			0			0					
Other income from subsidiary holding companies.....	0			0			0			0					
Operating income from subsidiary holding companies.....	0			0			0			0					
Loans and advances from subsidiaries / Short term debt.....	0			0						0					
Loans and advances from subsidiaries / Total debt .....	0			0			0			0					